



10-13-04

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PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR
CONDUCTING CASHLESS FINANCIAL
TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

AMENDMENT AND RESPONSE TO
FIRST OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 12, 2004, please enter the following amendments and remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 7 of this paper.

Remarks/Arguments begin on page of this paper.